

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

In Debtor(s)
Re: **Samuel Antoine Smith**
8133 N. Links Drive
Covington, GA 30014

Case No.: **19-57855-sms**
Chapter: **7**
Judge: **Sage M. Sigler**

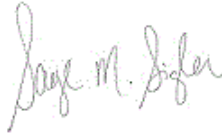
xxx-xx-5385

**DISCHARGE OF DEBTOR(S) WITH ORDER APPROVING TRUSTEE'S REPORT OF NO
DISTRIBUTION, CLOSING ESTATE AND DISCHARGING TRUSTEE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Bankruptcy Code, (the Bankruptcy Code).

It further appears that the trustee in the above styled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

ORDERED that the said estate is closed; that the Trustee is discharged from and relieved of said trust.



Sage M. Sigler
United States Bankruptcy Judge

Dated: August 29, 2019

Form 182

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION
REGARDING THE BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

FORM 182 continued

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

This discharge does not affect any property of the estate as defined by section 541 of the Bankruptcy Code, and the automatic stay of section 362(a) of the Bankruptcy Code continues to apply to any property of the estate unless and until the automatic stay has been terminated by order of the court or expires pursuant to section 362(c) of the Bankruptcy Code. Such property remains subject to administration by the trustee on behalf of the bankruptcy estate.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

This Bankruptcy Discharge is an important document that you should retain in the event a copy is needed in the future. If you request a copy from the Clerk's Office at a later date, you will be required to pay a fee.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of GeorgiaIn re:
Samuel Antoine Smith
DebtorCase No. 19-57855-sms
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: admin
Form ID: 182Page 1 of 2
Total Noticed: 52

Date Rcvd: Aug 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2019.

db
22351824 +Samuel Antoine Smith, 8133 N. Links Drive, Covington, GA 30014-3952
22351830 +Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
22351831 +Associated Credit Union, 6251 Crooked Creek Road, Po Box 923028, Norcross, GA 30010-3028
22351840 Associated Credit Union, 6789 Peachtree, Atlanta, GA 30360
22351844 Cnac - In101, 12082 Hamilton Crossing Blvd, Carmel, IN 46032
22351844 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
22351845 +Credit Acceptance, Po Box 5070, Southfield, MI 48086-5070
22351849 Elan Financial Service, Cb Disputes, Saint Louis, MO 63166
22351851 +First Credit Corporation, P.O. Box 9300, Boulder, CO 80301-9300
22351850 +First Credit Corporation, Attn: Bankruptcy, Po Box 9300, Boulder, CO 80301-9300
22351863 +MidAmerica Bank & Trust Company, Po Box 85710, Sioux Falls, SD 57118-5710
22351862 +MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St,
Dixon, MO 65459-8048
22351864 +One Main Financial Group LLC, c/o John A. Swann, Friesem, Macon, Swann and Malone,
2905 Piedmont Rd NE Ste C, Atlanta, GA 30305-2781
22351867 +Rk/residence, 201 Milwaukee St, Denver, CO 80206-5014
22351869 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
22351870 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: ATLASACQU.COM Aug 30 2019 01:28:00 Atlas Acquisitions, LLC, Attn: Avi Schild,
294 Union Street, Hackensack, NJ 07601-4303
cr +EDI: AISACG.COM Aug 30 2019 01:28:00 Capital One Auto Finance, a division of Capital On,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr +EDI: AISACG.COM Aug 30 2019 01:28:00 Capital One Auto Finance, a division of Capital On,
AIS Portfolio Services, L.P., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
22351833 E-mail/Text: dreeves@austincapitalbank.com Aug 29 2019 22:31:45 Austin Capital Bank,
8100 Shoal Creek Blvd, Austin, TX 78757
22351832 E-mail/Text: dreeves@austincapitalbank.com Aug 29 2019 22:31:45 Austin Capital Bank,
Attn: Bankruptcy Dept., 8100 Shoal Creek Blvd, Austin, TX 78757
22351825 +EDI: AAEO.COM Aug 30 2019 01:28:00 Aaron's Sales & Lease, 309 E Paces Ferry,
Atlanta, GA 30305-2367
22351827 +E-mail/Text: legal@acceptancerentals.com Aug 29 2019 22:35:57 Acceptance Rentals,
2850 Hog Mountain Rd Suite 201, Dacula, GA 30019-5935
22351826 +E-mail/Text: legal@acceptancerentals.com Aug 29 2019 22:35:58 Acceptance Rentals,
Attn: Bankruptcy Dept., 4771 Britt Rd # 201, Norcross, GA 30003-2284
22351829 +E-mail/Text: backoffice@affirm.com Aug 29 2019 22:36:47 Affirm Inc,
650 California St Fl 12, San Francisco, CA 94108-2716
22351828 +E-mail/Text: backoffice@affirm.com Aug 29 2019 22:36:47 Affirm Inc, Affirm Incorporated,
Po Box 720, San Francisco, CA 94104-0720
22447547 +EDI: ATLASACQU.COM Aug 30 2019 01:28:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303
22351834 +EDI: DVTM.COM Aug 30 2019 01:28:00 Bridgecrest, Attn: Bankruptcy,
7300 E Hampton Ave, Ste 100, Mesa, AZ 85209-3324
22351835 +EDI: DVTM.COM Aug 30 2019 01:28:00 Bridgecrest, 7300 E Hampton Ave, Mesa, AZ 85209-3324
22351837 EDI: CAPITALONE.COM Aug 30 2019 01:28:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238
22351836 +EDI: CAPITALONE.COM Aug 30 2019 01:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
22351838 +EDI: CAPONEAUTO.COM Aug 30 2019 01:28:00 Capital One Auto Finance, Attn: Bankruptcy,
Po Box 30285, Salt Lake City, UT 84130-0285
22351839 +EDI: CAPONEAUTO.COM Aug 30 2019 01:28:00 Capital One Auto Finance, Po Box 259407,
Plano, TX 75025-9407
22351841 +E-mail/Text: bankruptcy@jdbyrider.com Aug 29 2019 22:36:32 Cnac - In101,
12802 Hamilton Crossing, Carmel, IN 46032-5424
22351843 +EDI: WFNNB.COM Aug 30 2019 01:28:00 Comenity Bank/Ashley Stewart, Po Box 182789,
Columbus, OH 43218-2789
22351842 +EDI: WFNNB.COM Aug 30 2019 01:28:00 Comenity Bank/Ashley Stewart, Attn: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
22351847 +EDI: RCSFNBMARIN.COM Aug 30 2019 01:28:00 Credit One Bank, Po Box 98872,
Las Vegas, NV 89193-8872
22351846 +EDI: RCSFNBMARIN.COM Aug 30 2019 01:28:00 Credit One Bank, Attn: Bankruptcy Department,
Po Box 98873, Las Vegas, NV 89193-8873
22351853 +EDI: AMINFOFP.COM Aug 30 2019 01:28:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
22351852 +EDI: AMINFOFP.COM Aug 30 2019 01:28:00 First Premier Bank, Attn: Bankruptcy,
Po Box 5524, Sioux Falls, SD 57117-5524
22351854 +EDI: PHINGENESIS Aug 30 2019 01:28:00 Genesis Bc/celtic Bank, Attn: Bankruptcy,
268 South State Street Ste 300, Salt Lake City, UT 84111-5314
22351855 +EDI: PHINGENESIS Aug 30 2019 01:28:00 Genesis Bc/celtic Bank, Po Box 4499,
Beaverton, OR 97076-4499
22351857 EDI: JEFFERSONCAP.COM Aug 30 2019 01:28:00 Jefferson Capital Systems, LLC, 16 Mclelland Rd,
Saint Cloud, MN 56303

District/off: 113E-9

User: admin
Form ID: 182

Page 2 of 2
Total Noticed: 52

Date Rcvd: Aug 29, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

22351856 EDI: JEFFERSONCAP.COM Aug 30 2019 01:28:00 Jefferson Capital Systems, LLC, Po Box 1999,
Saint Cloud, MN 56302
22351858 +E-mail/Text: bncnotices@becket-lee.com Aug 29 2019 22:33:10 Kohls/Capital One,
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
22351859 +E-mail/Text: bncnotices@becket-lee.com Aug 29 2019 22:33:10 Kohls/Capital One,
Po Box 3115, Milwaukee, WI 53201-3115
22351860 +EDI: RESURGENT.COM Aug 30 2019 01:28:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy,
Po Box 10497, Greenville, SC 29603-0497
22351861 +EDI: RESURGENT.COM Aug 30 2019 01:28:00 LVNV Funding/Resurgent Capital, Po Box 1269,
Greenville, SC 29602-1269
22351865 +EDI: AGFINANCE.COM Aug 30 2019 01:28:00 OneMain Financial, Attn: Bankruptcy,
Po Box 3251, Evansville, IN 47731-3251
22351866 +EDI: AGFINANCE.COM Aug 30 2019 01:28:00 OneMain Financial, Po Box 1010,
Evansville, IN 47706-1010
22351868 E-mail/Text: BankruptcyNotices@titlemax.com Aug 29 2019 22:35:44 TitleMax,
15 Bull Street, Suite 200, Attn: Bankruptcy Dept, Savannah, GA 31401
22351848 EDI: USBANKARS.COM Aug 30 2019 01:28:00 Elan Financial Service, Attn: Bankruptcy,
4801 Frederica Street, Owensboro, KY 42301

TOTAL: 36

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2019 at the address(es) listed below:

Cathy L. Scarver trusteescarver@bellsouth.net,
ga06@ecfcbis.com;papcl@bellsouth.net;yolanda_clsa@bellsouth.net
Cha'Ron A. Ballard on behalf of Debtor Samuel Antoine Smith theballardlawgroup@gmail.com,
courtntices@blglawgroup.com;R46072@notify.bestcase.com
Office of the United States Trustee ustpreion21.at.ecf@usdoj.gov

TOTAL: 3